

TRANSMITTAL FORM

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		Application No.	09/492,307
		Filing Date	01/27/2000
		First Named Inventor	Yves Moulart
		Examiner Name	Geoffrey R. Akers
		Group Art Unit	3624
Total Number of Pages in This Submission	3	Attorney Docket No.	5453

ENCLOSURES (check all that apply)		
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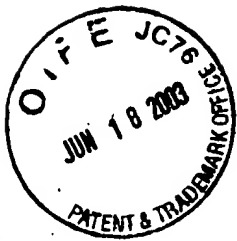
GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Dorsey & Whitney LLP
Signature	Sean S. Wooden, Reg. No. 43997
Date	06/18/03

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Docket No.443502-1/5453.00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named

Inventor: MOULART et al.

Appln. No.: 09/492,307

Group Art Unit: 3624

Filed: January 27, 2000

Examiner: Akers, Geoffrey R

Title: METHOD AND SYSTEM OF PAYMENT BY ELECTRONIC
CHEQUE

INTERVIEW SUMMARY

Honorable Commissioner for Patents
Washington, D.C. 20231

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Sir:

Pursuant to MPEP § 713.04, Applicants, through their undersigned attorneys, respectfully submit this Interview Summary as recordation of the substance of the telephonic interview that took place with Examiner Dr. Geoffrey Akers on June 17, 2003 with regards to the above identified patent application. Sean Wooden and Steven Pedersen represented the Applicants during the interview.

The Examiner is thanked for the courtesies and time extended during the interview. The following topics were discussed:

Claims 1 and 23 were discussed. Applicants agreed to submit proposed amendments, if feasible, to the independent claims that would describe the basic form of irreversible functions. The Examiner stated that such proposed amendments would likely overcome the current rejections.

In addition, the Examiner 1) invited the Applicants to submit the proposed amendments for discussion purposes, and 2) offered to extend a telephonic interview with the inventors and the inventors' attorneys, as necessary to advance the instant application toward allowance and issuance.

Should the Examiner have any questions or suggestions, Applicants respectfully request that the Examiner call Applicants' representative indicated below.

Date:

June 18, 2003

Respectfully submitted,


By: _____

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